

REMARK'S (RESPOND TO OFFICE ACTION)

The Reprove Prepaid Credit Card allows you the Luxury of car rental, airfares, and other major purchases without the use of a traditional credit card.

This invention is different from all the other credit card inventions, specifically, because you can personalize your card by having your picture and fingerprint fro added protection, if you would like, others do not allow this, which I believe is a very needed safety precaution in today's fast changing world. Also it is not attached to bank account, the money is available for immediately there is no waiting period.

With a traditional credit card you have to have an account with them you have to wait to be approved, have a good credit record, pay an annual fee to have this card, also you have a bill each month to pay it off with an annual interest rate, with the Reprove Prepaid Credit Card you do not have any of these stipulations.

With a Debit Card or a Secured Credit card, you must have an account attached to it, with the Reprove Prepaid Credit Card you don't to have a certain Bank or Branch, or the risk of over drawing your account and the overdraft fees that occur when this takes place.

With some pre-paid cards if you don't use your card within 30 days, money is subtracted from your card until it is no longer active. With the Reprove Prepaid Credit Card, it is continuously active as long as you make a transaction made on the card within a year. There will be no money taken or penalty made against the card for non-usage. The purchaser has up to ten days after card reaches a balance of zero, to replenish card before card becomes inactive.

If any refunds have to be made the place of purchase can swipe the card and add the refund back to the card. This makes the Reprove Prepaid Credit Card advantages and quite different from your normal credit card. This is not just another card.

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Patent Application
Regina f. Harris

Disclosure Document no:505773
Dec. -20 -2003

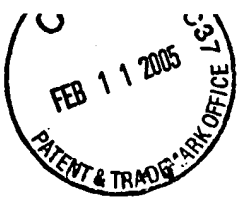
REMARK'S

(RESPOND TO OFFICE ACTION)

u.s.2003/0001005A1-RisafietA1- is more so base on pin selection or a personal I.D. number for a security system.

Reprove card –has a pin selection and optional I.D. number also ,but Reprove differs where it allows you to have a picture and /or finger print stored on card for added security for today's changing time.

Reprove card allows you at any point, when returning merchandise for amount being refunded to be put back on card at point of transaction.
u.s.2003/0001005A1-RisafietA1 dose not.



Patent applicant
Regina F. Harris

Disclosure Document no: 505773

Dec. 20 -2003

~~Replacement sheet.~~

Design of card

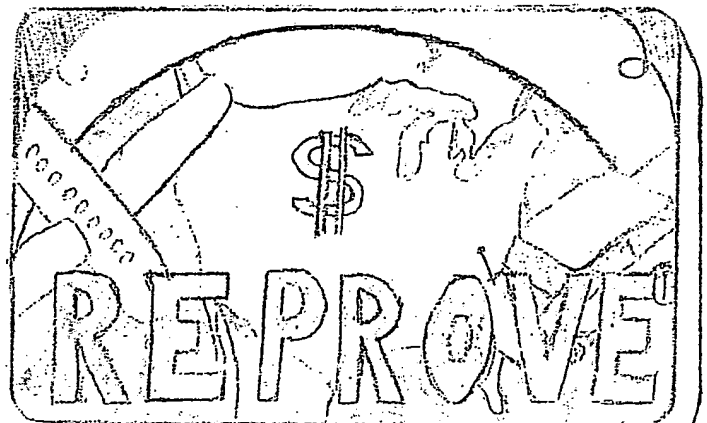
Front

~~suggested design of card~~

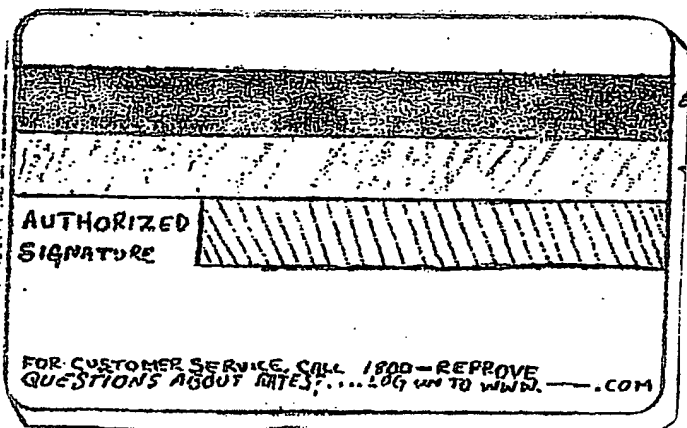
With photo



with out photo



Back



Magnetic strip:
purchase amount and Identification

Barcode: Tracking device,

Customer service information

(ORIGINAL)

SHEET 1 OF 5

Patent Application
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FIG 1

Reprove per paid credit card

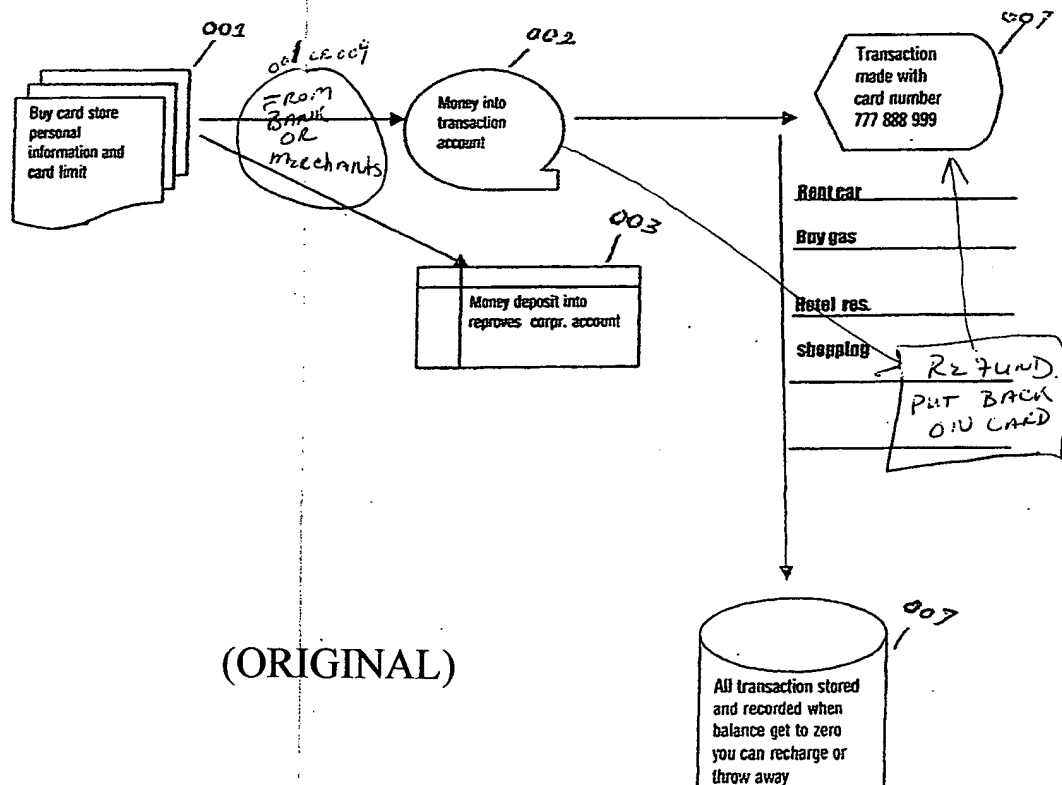
~~you can buy a card 006 from merchants 004 or bank 001 information is stored on card at activation process you pay for card 006 vale of card is stored on card the vale of activated card is then directed to reprove transaction account as transaction are made when balance get to zero you can recharge your card or throw it away.~~

Inventor : Regina F. Harris, Laurel MD.(us)

13505 Attleboro ct. apt.22
Laurel Maryland 20708

Card transaction process

FIG 1



(ORIGINAL)

Replacement Sheet.

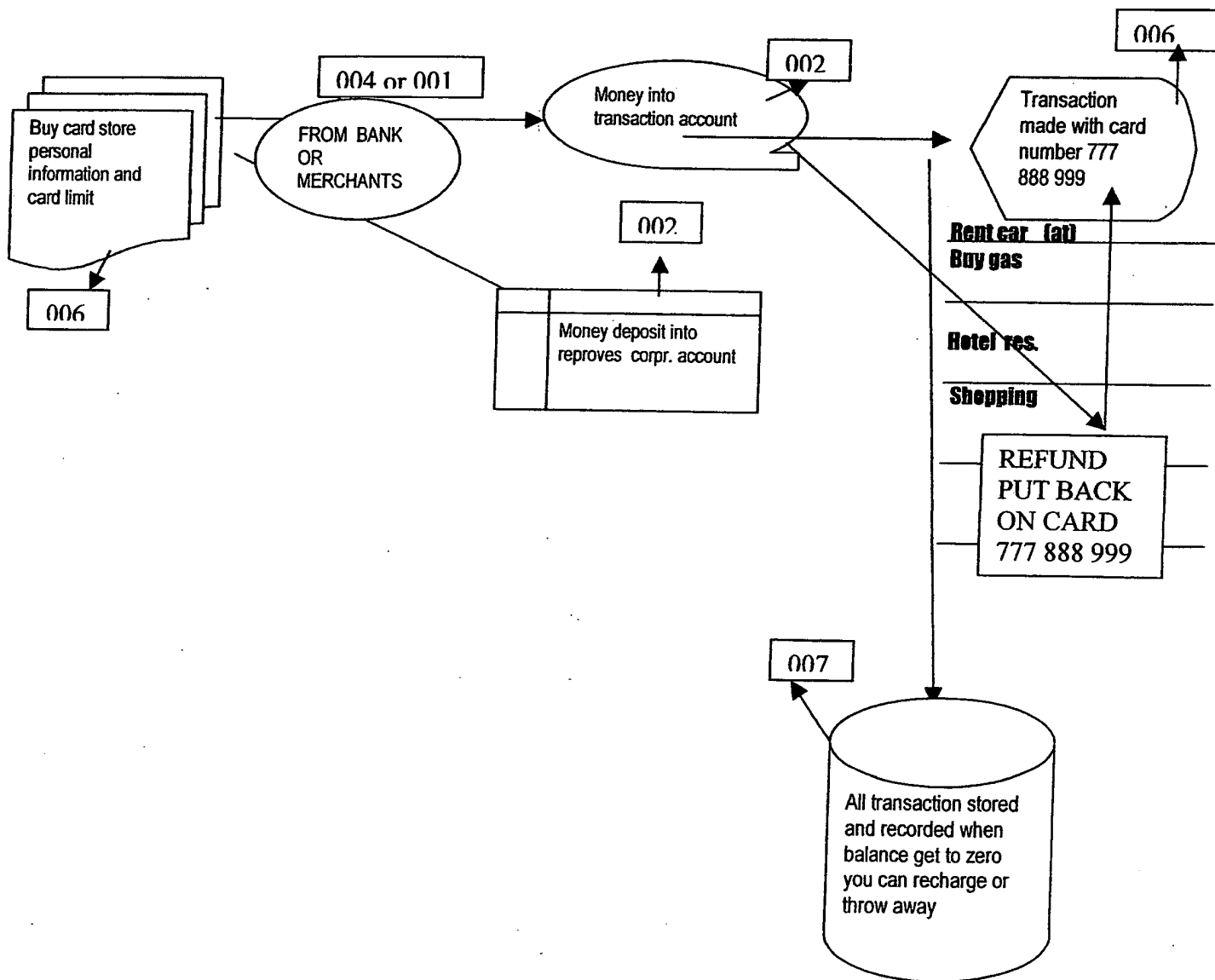
Reprove Prepaid Credit Card

(currently amended)

~~Page 1 of 1~~

Card transaction process

FIG 2



(ORIGINAL)

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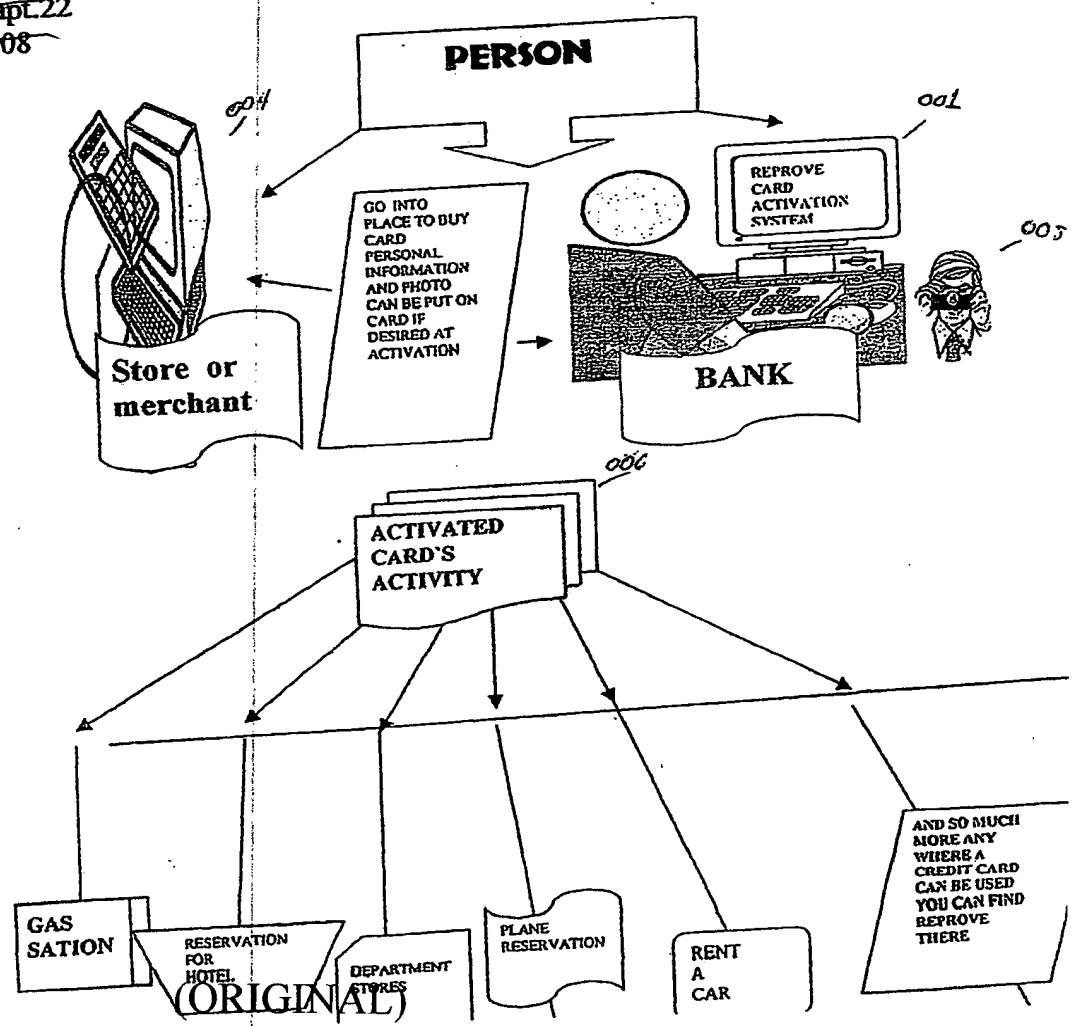
FIG 3 2 person trail

~~Reprove per paid credit card~~

~~person go into store or merchant 004
or bank 001 information is stored on card
at activation process photo and finger
print can only be stored on card at bank
activated card is then directed to reprove
transaction account as transaction are
made when balance get to zero you can
recharge your card or throw it away.
You can use it the same as a credit card but
Without the bill or interest~~

~~Inventor: Regina F. Harris, Laurel MD. (us)~~

~~13505 Attleboro Ct. apt. 22
Laurel Maryland 20708~~



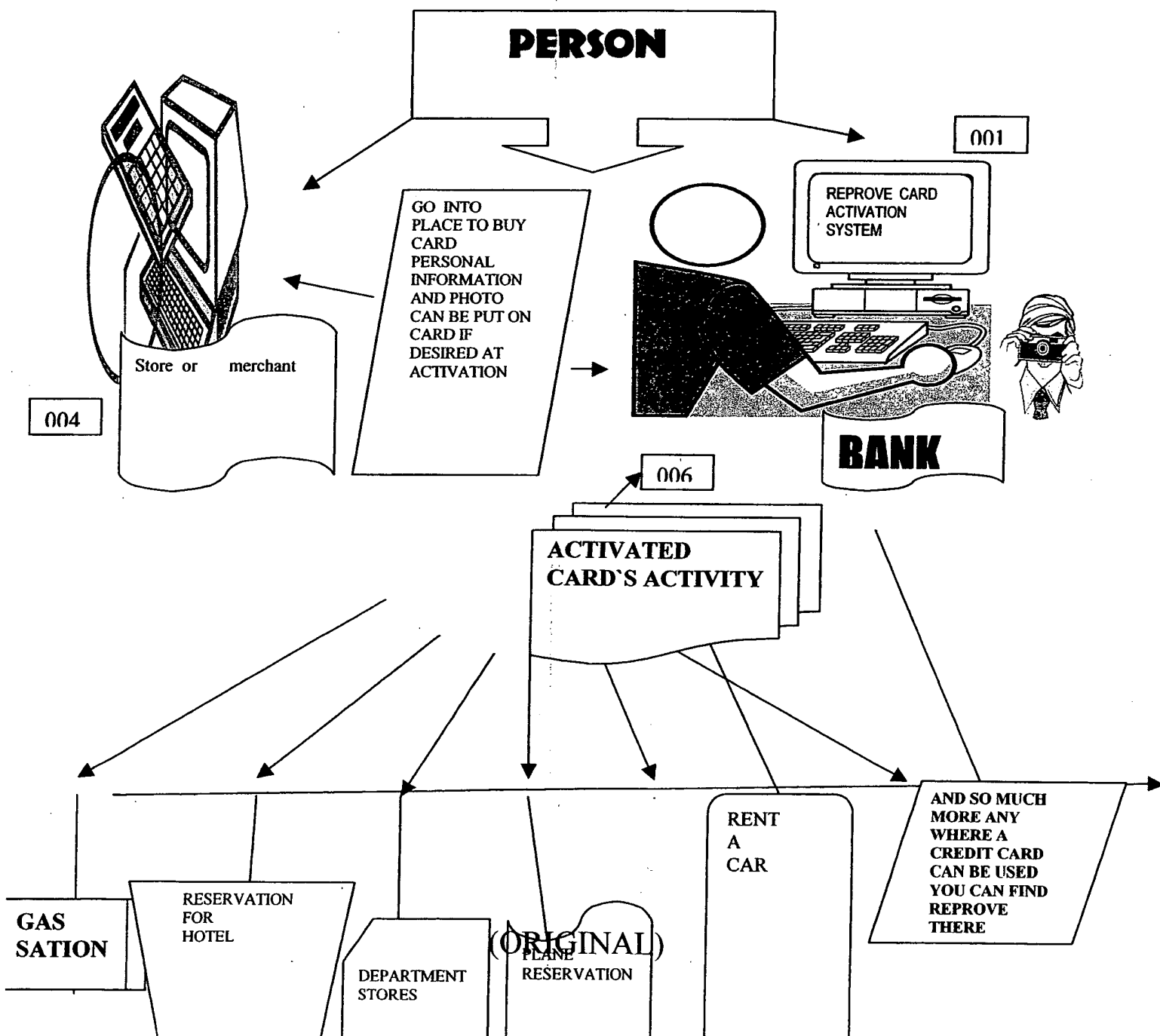
Replacement Sheet:

(currently amended)

~~Page 1 of 1~~

~~Reprove Prepaid Credit Card~~
Person trail

FIG 3



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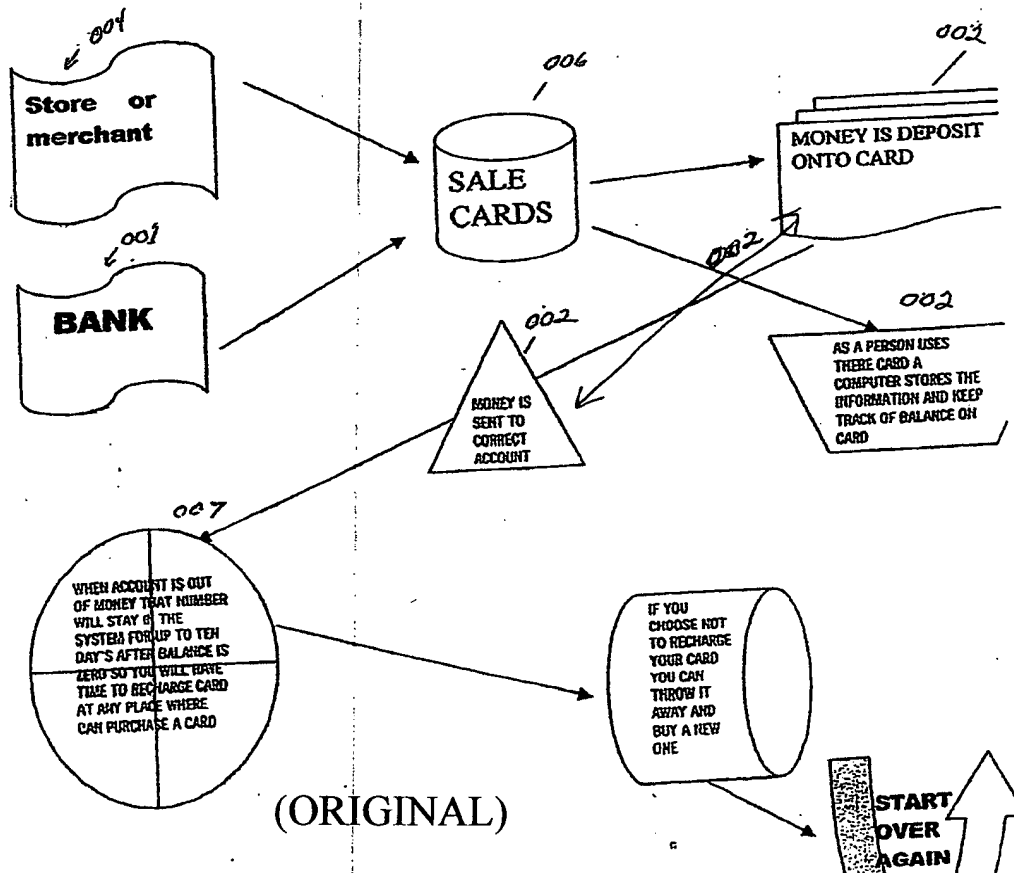
FIG 3 card transaction trail

~~Reprove per paid credit card~~

~~a person buy a card
the card is placed into a activation
System on site at bank 001 or merchant 004 which then
Can be used to make transaction such as travel, hotel,
Reservation, gas rent cars.
when balance get to zero you can
recharge your card or throw it away.
You can use it the same as a credit card but
With out the bill.
when card is in use the control center is tracking every
Purchase and if card is stolen a block can be placed
on card.~~

~~Inventor: Regina F. Harris, Laurel MD. (us)~~

~~13505 Attleboro ct. apt 22
Laurel Maryland 20708~~



(ORIGINAL)

~~Replacement Sheet:~~

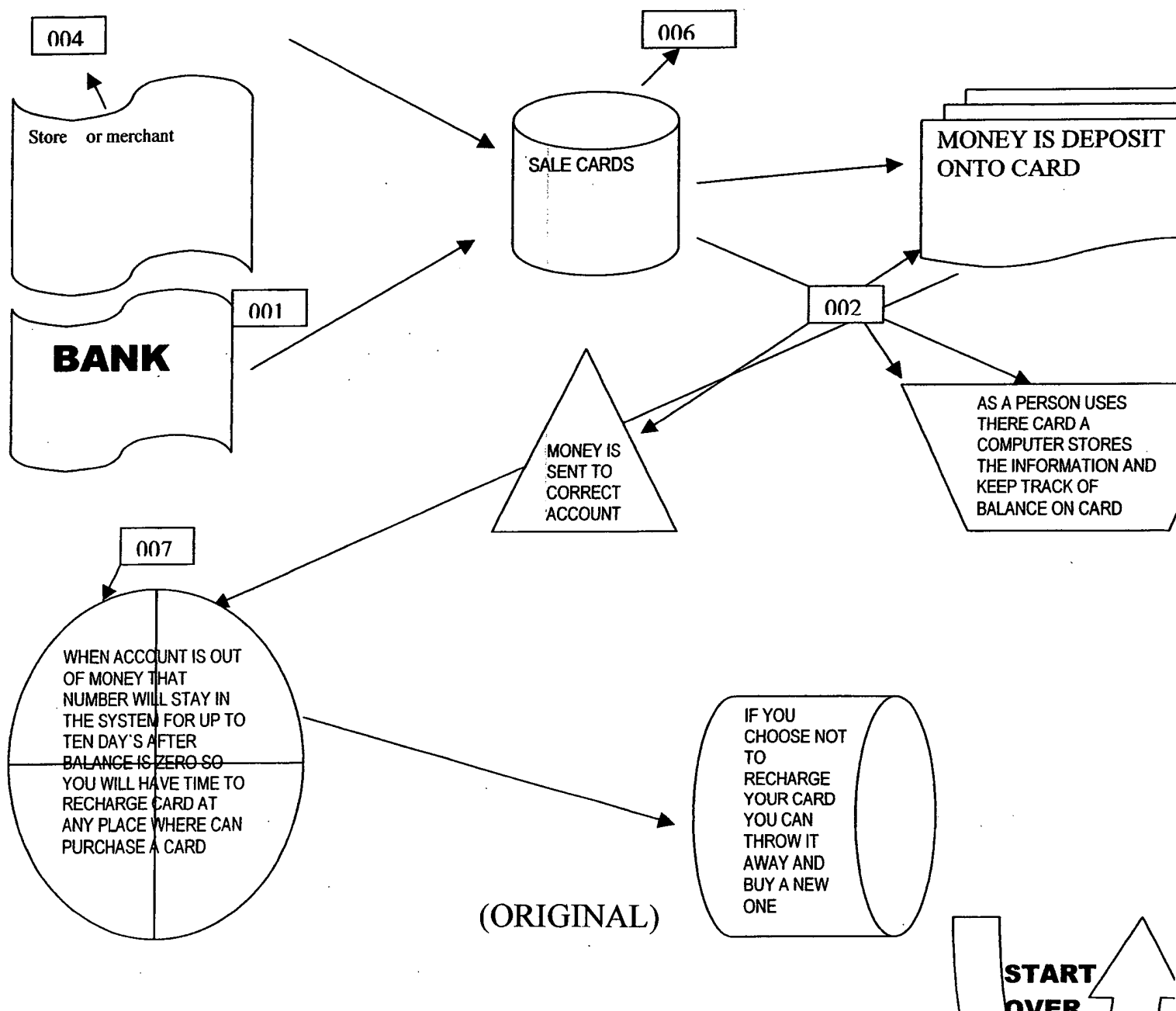
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~~Page 1 of 1~~

~~Reprove Prepaid Credit Card~~

Card transaction trail

FIG 4



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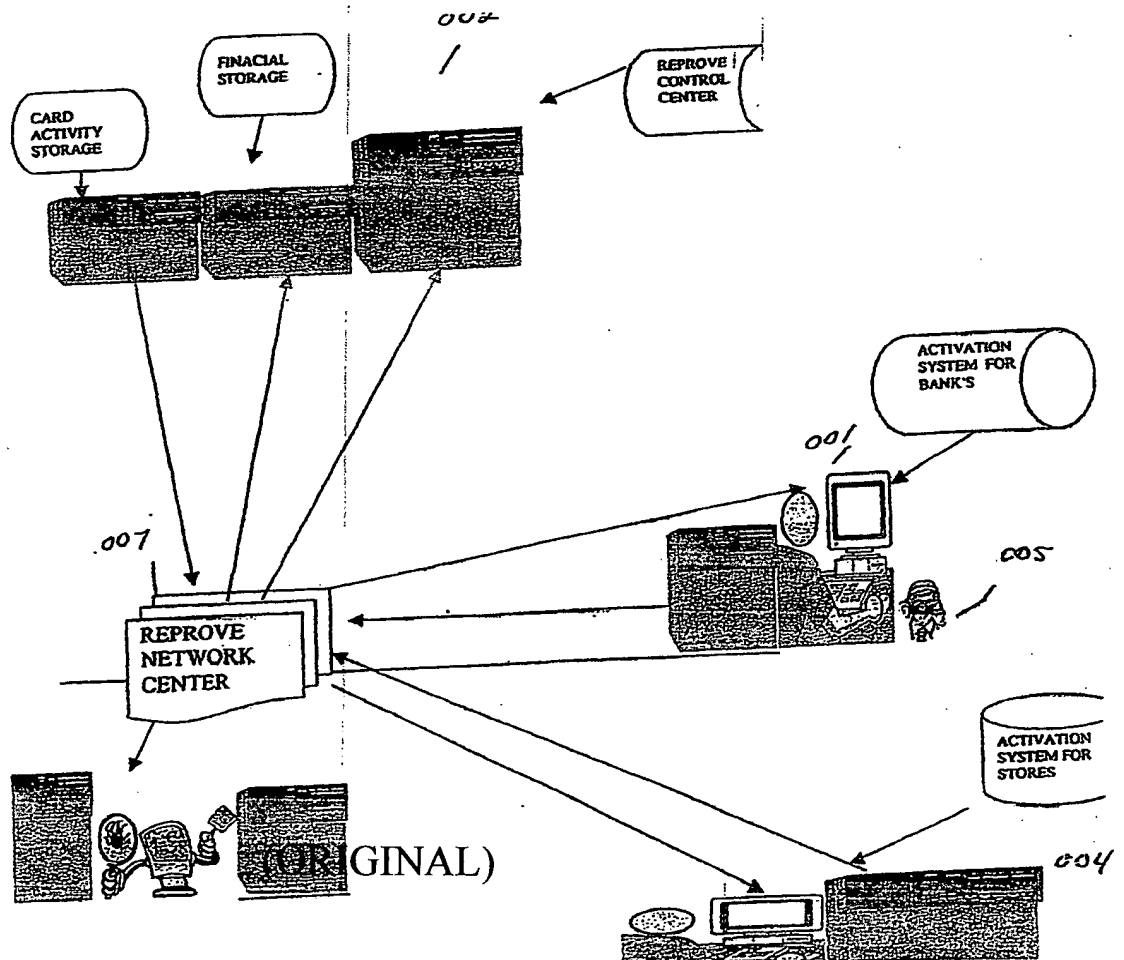
FIG 4 Reprove control system

~~Reprove per paid credit card~~

Reprove company is the control center 002 it will store the information the financial part and the card tracking part into A control center 007, the card is placed into a activation System on site at bank 001 or merchant 004 which will then pull information from reprove control center to Track cards balance.
At bank 001 you can have your photo and or finger Print stored on card 006 and at merchant 004 you Can purchase per face valued limit amount cards 006 (exam: 50.00 \$ card, 100.00 \$ card 300.00 \$ card or 500.00 \$ card without a photo of finger print.)

~~inventor: Regina F. Harris, Laurel MD.(us)~~

~~13505 Attleboro et. apt 22~~
~~Laurel Maryland 20708~~



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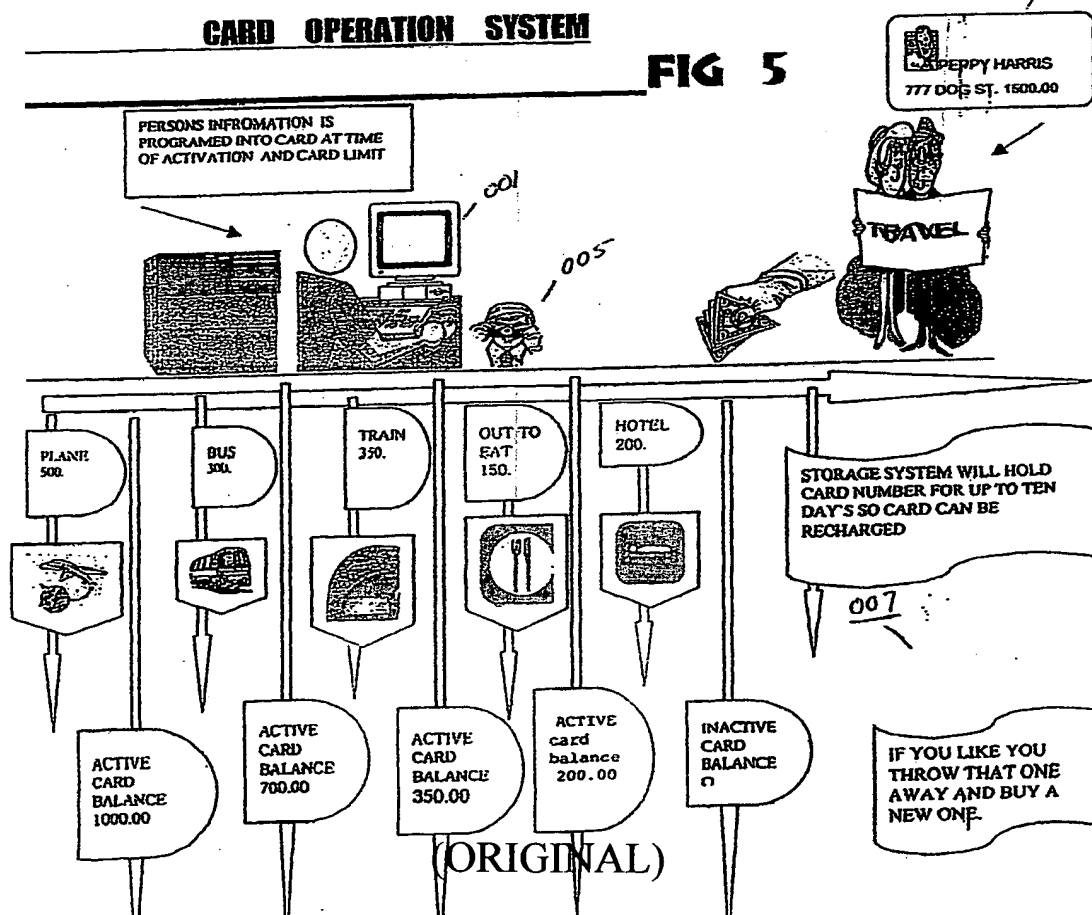
6
FIG 5 ~~Reprove operation system~~

~~Reprove per paid credit card~~

~~a person buy a card
the card is placed into a activation
System on site at bank 001 or merchant 004 which then
Can be used to make transaction such as travel, hotel,
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when balance got to zero you can
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You can use it the same as a credit card but
With out the bill.~~

~~Inventor: Regina F. Harris, Laurel MD. (us)~~

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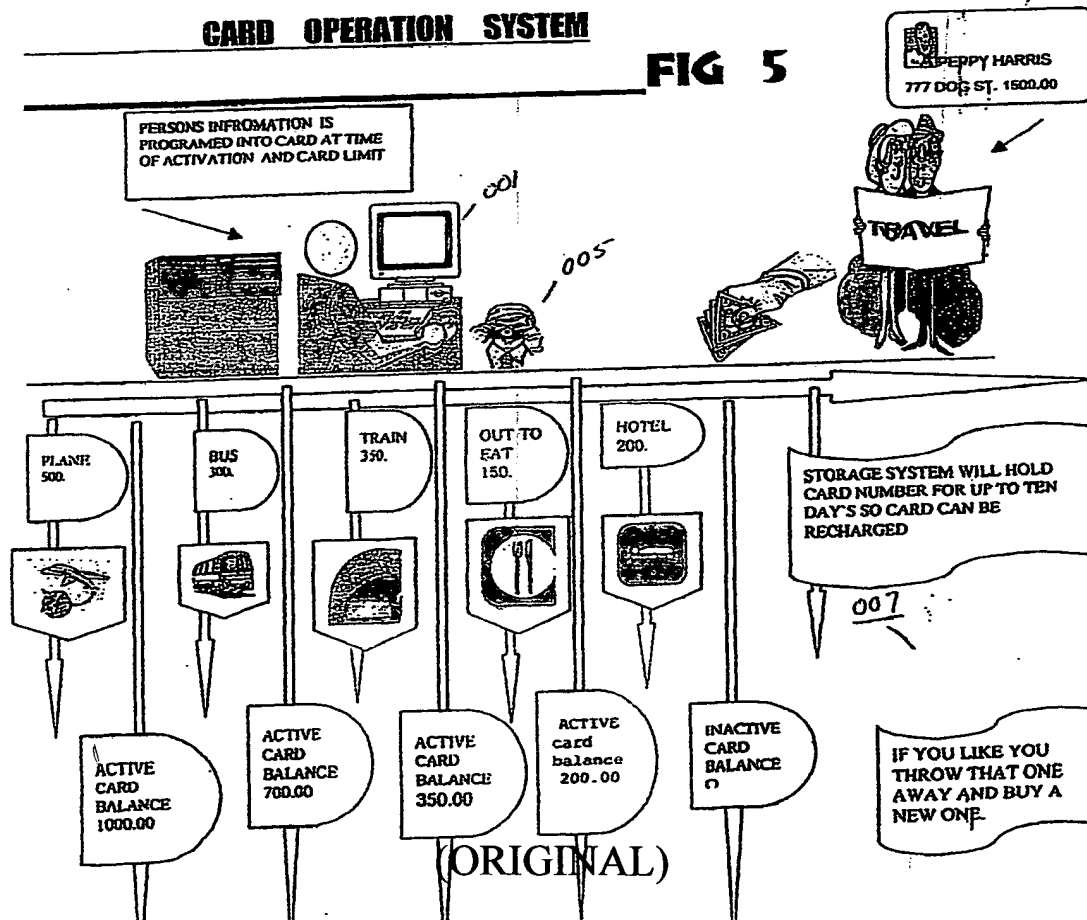
⁶
FIG 5 ~~Reprove operation system~~

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~~a person buy a card
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Laurel Maryland 20708~~



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Replacement Sheet:

~~1 of 1~~

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Patent Application
Regina f. Harris

Disclosure Document no:505773
Dec. -20 -2003

Replacement Sheet:

~~1 of 2~~

(currently amended)

Claim

~~023- The Reprove Prepaid Credit card is a prepaid credit card that requires no bank account, no credit check, and no waiting period. The customer will be able to walk into a retailer, vendor or bank and purchase a card at whatever amount they choose. The Reprove card may be used immediately and the customer will be able to make purchases similar to any purchase made with a traditional credit card without the hassle of monthly payments, interest rates or bank accounts.~~

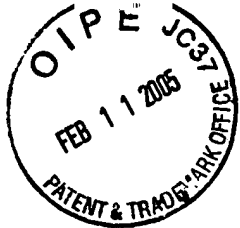
Claim 1. **(currently amended)** A process of obtaining or purchasing a Reprove Prepaid Credit card involving:

A Bank, vendor, or retailer for the disbursement of the Prepaid Credit Card; A purchaser for buying the Prepaid Card at the interval needed, Activating the Prepaid Credit Card after the card is purchased; and utilizing the card for transactions similar to traditional Credit Cards

~~024- Reprove is on a prepaid basis which allows you the freedom of spending the exact amount without over drawing an account or any extra fees associated with increasing your credit limit. Reprove will not in any way impact a credit rating.~~

Claims 2. **(currently amended)** The Method of Claim 1, wherein allowing purchases in intervals of \$25 or more.

(ORIGINAL)



Patent Application
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Replacement Sheet:

~~2 of 2~~

(currently amended)

Claim

~~025 Some purchases can only be made with a credit card, such as hotel reservations, airfare, car rentals and purchases on the internet. Reprove will make it possible to do all of these things without the hassles of a traditional credit card.~~

Claims 3. **(currently amended)** Method of claim 1, wherein Purchases can include Hotel Reservations, Plane Tickets, Car Rental, or any purchases which utilize Currency or Traditional Credit Cards.

~~026 Reprove will allow the cardholder to remain anonymous. In some cases, the cardholder's information can be placed into a system for identification purposes.~~

Claim 4. **(currently amended)** A system Containing;

Means for allowing a credit cardholder to remain Anonymous or have photo and or fingerprints inputted for identification purposes; and means for purchasing a card without being conformed to traditional credit card approval.

(ORIGINAL)

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Regina f. Harris

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~~Replacement Sheet.~~

~~1~~ of 1 (currently amended)

ABSTRACT OF DISCLOSURE

~~The Pre-paid card is uses an Electronic system (Process Server) which allows the card user to purchase a card thru a bank, retail establishment, or other agencies, select and increment, card activated and ready for use of transaction at point of purchase. Use the card to purchase a wide range of goods and services, and replenish the card for future use.~~

~~The system uses a process server, for issuance, activation, tracking activity and balances; cards are automatically activated, and can be used to for immediate purchase. To prevent fraud or illegal use, photo or fingerprint can be programmed into card.~~

(currently amended)

The Prepaid Card uses an Electronic System (Process Server) for Issuance, activation, tracking activity and Balances; networking allowing the card user to purchase a card thru a bank, retail establishment, or other agencies, select an increment and card is automatically activated and can be used for immediate purchase. Use the card to purchase a wide range of good and services, and replenish for future use; to prevent fraud or illegal use, photo or fingerprint can be programmed into card.

(ORIGINAL)

~~God has given me the idea for the Reprove card. It is a prepaid card that requires no bank account. No credit check, and no waiting period to receive. You will be able to walk into your local retailer/merchant or bank and purchase the card with whatever amount of monetary documentation you would like to spend and the card will be useful any where you chose to use it. Credit cards are not just for the elite. They are not only used for prestige. Cash can not be used in every situation. This allows you to have a credit card without the red tape to obtaining a credit card. It can allow you to live the American dream.~~

~~MANAGEMENT PROFILES~~

~~To perform what I say I can do will call for a lot of determination and skill on my part. I have a lot of organizing and networking to do I have put together a plan and placed people that I know can do what I ask of them in my company. I know the product that I would like to produce is needed because it is asked about every where I go. I have traveled the united states and from Maine to California any friend or family member that I have confided in has told me what a wonderful product it would be to have available to them they would like to be the first one to purchase a card.~~

~~Monetary documentation such as credit cards and debit cards do not provide any degree of anonymity since they require that the user wishing to purchase an item have a named account associated with the card. While these cards have less acceptability than cash within a particular country, and is exchanged for the product to be purchased where other paper or coins are returned to the purchaser in the form of balance that must be returned to purchaser.~~

~~Credit cards allow purchases or accounts receivables up to a specified credit limit based on an individual account relationship and determination of individual creditworthiness. Like credit cards, debit cards are linked to a specific amount of an individual at the financial institution, but transfer funds from the owner's account to the merchants account. An authorization routine is typically employed where the financial institution is contacted during the purchase to verify that the account is valid and that it has sufficient funds to make purchase.~~

~~Another type of card is the prepaid or secured credit card. This is a limited value card where a named user is historically a poor credit risk and therefore must pre-pay some amount of money to a financial institution. This security money is used to safeguard the financial institution in case the user does not pay for the use of the name of the institution or items. This is not technically not a debt card, the prepaid amounts function as a guarantee by purchaser and can be drawn against in the event the funds advanced under the credit card account is not paid.~~

(ORIGINAL)

~~As you can see, the financial instruments mentioned have their limitations that make them unsuitable for use in certain situations. Such as, when children leave home to go to college or live in residential housing. Expenses are incurred while away from home at school away from the watchful eyes of the parents. Children might be trusted with some type of credit card or debt card in the name of the parents to make purchases. But, some how do not watch their spending can create high outlays or expenses that the parents are or can be responsible to pay. Possibly the student has or have not had credit in their own name and the requested credit card is denied to the student. A parent or someone else establishes an preferred person's account for them while in school. Any purchases made on this type of account can be registered under the credit worthy person's name and social security number. This can cause the credit rating of the credit-worthy person to become unsatisfactory. Or the student might not be able to understand the responsibility of a credit rating account and over spends and does not pay the debt owing and can become an unsatisfactory credit risk. Either way one or both parties credit can become unsatisfactory which can hurt their identity in the credit world.~~

~~When a person want to rent a car they must have some type of evidence that they are who they say that they are before the car rental store will rent them a vehicle. The car rental store is counting on the premise that the credit card company has made a through investigation of the application that the person requesting credit from their company has signed and given to them. The car rental store or any other vendor or merchant is depending on the information on the application to locate the credit card holder when payment is not received. They are confident in some way that through the credit reporting agencies that they will be able to contact the credit-card holder and demand payment for purchase(s).~~

~~Even in a perfect world sometimes credit worthiness becomes unsatisfactory. Such as co-signing for a child or parent who does not pay the account. Whether you knew about the delinquency of the account or not. The credit rating agency will report the account as delinquent and this will show up on the primary creditors credit report. This will destroy a credit rating for anyone.~~

~~This is why the same as cash card is needed and the purchaser does not need to have a credit rating to use a card. Nor does the purchaser need a financial institution account to obtain a card. The right to obtain a same as cash card is given when the purchaser at point of sale gives a monetary amount for the card they want to use. The card is identifiable, but is not associated with a named user and is readily used and transferable. The card will have a residual amount on balance after each use until card reaches a zero balance. The user can go to a designated vendor or bank and re-establish an amount up to the face value which appears on the card. The server-storage system will track and record the places and amount of purchases. Which will allow the server to keep track of balance on card.~~

~~Also, the tracking system will have a data base as to the identification of each card and what vendor has the card once card is created and sent out for distribution.~~

~~It is desired that the same as cash card be accepted by merehants that already accept some type of credit cards.~~

(ORIGINAL)

Summary of Invention

~~The present invention resides in a method for making purchase transactions without any personal identifying information, such as name, telephone number, social security number, date of birth, annual income statement, etc.~~

~~A card is purchased at the bank or distribution vendor having a unique identification code, and a pre-determined cash balance.~~

~~An obstruction, such as a peel-away strip covering the identification code is removed after purchasing the card.~~

~~Protect the purchaser from uninvited sales, calls, junk mail, theft of personal identification, etc. The activating steps may comprise acceptance of funds by vendor, vendor entering a distribution code into a defined terminal, vendor entering the unique identification number into server which will activate the card. At the activation of the same as cash card the fee is deducted and the card can then be used to make purchases.~~

~~A denial of purchase code will be transmitted to merchant when card has a zero balance or if there is not enough funds remaining on card to make transaction.~~

(ORIGINAL)

Brief summary of Drawing

The structure of the card

001 the bank — the bank is where you can go to purchase a card 006 with or without a photo or finger print placed on card.

002 and 007 the activation system — the card 006 is placed into a activation transaction system 002 this process stores information on card 006 it all so read's the transaction 007 made with card 006 it send money to the right account it keep's the balance for each card 006 it let's you know when your balance is low it also will hold your card information for up to ten day so you can recharge it.

003 Reprove control center — this is the brain of every thing it is the link to all card 006 transaction and has all link information stored.

004 store or merchant — this is where you can purchase the card 006 and make transaction

005 photo process — this is for the people who would like there picture on there card they can go into the bank 001 to purchase there card 006.

006 the card — this is what you purchase when you go in to a merchant 004 or bank 001 to use to make your transaction with it will link your life up to the Reprove transaction system 007 to handle your every day living.

(ORIGINAL)

Detailed Description of Invention

~~Financial instruments such as credit cards and debit cards do not provide any degree of anonymity since they require that the user wishing to purchase an item have a named account associated with the card. While these cards have less acceptability than cash within a particular country,~~

(ORIGINAL)